



Order Filed on March 18, 2019
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

Sentry Office Plz

216 Haddon Ave.

Suite 406

Westmont, NJ 08018

(215)627-1322

dcarlton@kmlawgroup.com

Attorneys for Movant

FV-I, Inc. in trust for Morgan Stanley Mortgage

Capital Holdings LLC

In Re:

Penelope Wise,

Debtor.

Case No.: 19-12230 SLM

Adv. No.:

Hearing Date: 3/27/19 @ 8:30 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 18, 2019

A handwritten signature in cursive script, reading "Stacey L. Meisel", is written over a horizontal line.
Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page 2

Debtor: Penelope Wise

Case No.: 19-12230 SLM

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC, holder of a mortgage on real property located at 12 Westminster Place, Morristown, NJ 07960, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Donald C. Goins, Esquire, attorney for Debtor, Penelope Wise, and for good cause having been shown;

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall sell or refinance the property by July 31, 2019; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that while the sale is pending, Debtor is to make regular payments in accordance with the terms of the note and mortgage; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the claim of Secured Creditor while the sale or refinance is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor does not waive its rights with respect to its claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale or refinance is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Penelope Wise
Debtor

Case No. 19-12230-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2019.

db +Penelope Wise, 12 Westminster Place, Morristown, NJ 07960-5810

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage
Capital Holdings LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Donald C. Goins on behalf of Debtor Penelope Wise dngoins1@gmail.com,
G25787@notify.cincompass.com
Kevin Gordon McDonald on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage
Capital Holdings LLC kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5